

---

**State:** District of Columbia **First Filing Company:** Greenwich Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers Compensation  
**Project Name/Number:** LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC

## Filing at a Glance

Companies: Greenwich Insurance Company  
XL Insurance America, Inc.  
XL Specialty Insurance Company

Product Name: Workers Compensation

State: District of Columbia

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0004 Standard WC

Filing Type: Rate/Rule

Date Submitted: 11/08/2016

SERFF Tr Num: XLAM-130800056

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 16MX-WC-WC43-MU-DC

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Linda Thomas

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

**State:** District of Columbia  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers Compensation  
**Project Name/Number:** LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC  
**First Filing Company:** Greenwich Insurance Company, ...

## General Information

Project Name: LRARO Minimum Premium Rule Page

Project Number: 16MX-WC-WC43-MU-DC

Reference Organization:

Reference Title:

Filing Status Changed: 11/08/2016

State Status Changed:

Created By: Linda Thomas

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Linda Thomas

Filing Description:

Greenwich Insurance Company

XL Specialty Insurance Company

XL Insurance America, Inc.

Workers Compensation - Minimum Premium for LRARO – RULE

The above referenced filing companies are filing to extend the negotiated provisions of The Large Risk Alternative Rating Option (LRARO) to the policy Minimum Premium. LRARO applies to larger risks that meet state premium eligibility levels. Depending on state approval LRARO can apply to policies written under a Retrospective Rating, Large Deductible or Guarantee Cost program, including Wrap-Up Construction Programs. LRARO provides the carrier and employer the option of negotiating, and mutually agreeing on various rating factors within the rating program. We are proposing to extend the “rating factors” to include the policy Minimum Premium. We are requesting approval to allow the carrier and employer to negotiate and mutually agree on the policy Minimum Premium for all risks subject to an approved LRARO program.

## Company and Contact

### Filing Contact Information

Linda Thomas, State Filing Analyst

505 Eagleview Blvd

Exton, PA 19341

[linda.thomas@xlcatlin.com](mailto:linda.thomas@xlcatlin.com)

215-446-9157 [Phone]

610-458-6635 [FAX]

---

**State:** District of Columbia **First Filing Company:** Greenwich Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers Compensation  
**Project Name/Number:** LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC

**Filing Company Information**

Greenwich Insurance Company  
505 Eagleview Blvd.  
Suite 100  
Exton, PA 19341-0636  
(800) 327-1414 ext. [Phone]

CoCode: 22322  
Group Code: 1285  
Group Name:  
FEIN Number: 95-1479095

State of Domicile: Delaware  
Company Type:  
State ID Number:

---

XL Insurance America, Inc.  
505 Eagleview Blvd.  
Suite 100  
Exton, PA 19341-0636  
(800) 327-1414 ext. [Phone]

CoCode: 24554  
Group Code: 1285  
Group Name:  
FEIN Number: 75-6017952

State of Domicile: Delaware  
Company Type:  
State ID Number:

---

XL Specialty Insurance Company  
505 Eagleview Blvd.  
Suite 501  
Exton, PA 19341-0636  
(800) 327-1414 ext. [Phone]

CoCode: 37885  
Group Code: 1285  
Group Name:  
FEIN Number: 85-0277191

State of Domicile: Delaware  
Company Type:  
State ID Number:

**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	XLAM-130800056	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	16MX-WC-WC43-MU-DC
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Greenwich Insurance Company, ...		
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC				
<b>Product Name:</b>	Workers Compensation				
<b>Project Name/Number:</b>	LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC				

## Rate Information

Rate data does NOT apply to filing.

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Greenwich Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers Compensation		
<b>Project Name/Number:</b>	LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Large Risk Alternative Rating Option - Minimum Premium Rule	WC-CW-MP 1016	New		WC-CW-MP 1016.pdf

**XL INSURANCE AMERICA, INC.  
XL SPECIALTY INSURANCE COMPANY  
GREENWICH INSURANCE COMPANY**

**Large Risk Alternative Rating Option  
Minimum Premium Rule**

For risks written under the Large Risk Alternative Rating Option (LRARO) of the Retrospective Rating, Large Deductible or Guaranteed Cost Workers Compensation Insurance Programs (including Wrap-Up Construction Programs) the policy minimum premium will be determined by a mutual agreement between the carrier and the insured.

State:	District of Columbia	First Filing Company:	Greenwich Insurance Company, ...
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Workers Compensation		
Project Name/Number:	LRARO Minimum Premium Rule Page/16MX-WC-WC43-MU-DC		

## Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	